

<b>Information to identify the case:</b>			
Debtor 1:	<b>Cynthia Lee Guydo</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-70697-JAD		
Social Security number or ITIN:	xxx-xx-7036		
EIN:	--_-----		
Social Security number or ITIN:	-----		
EIN:	--_-----		
Date case filed in chapter:	13	9/25/18	
Date case converted to chapter:	7	11/14/22	

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cynthia Lee Guydo	
2. All other names used in the last 8 years		
3. Address	363 W. Catherine Street Somerset, PA 15501	
4. Debtor's attorney Name and address	Jeffrey Wayne Ross Harold Shepley & Assoc. 209 West Patriot Street Somerset, PA 15501	Contact phone 814-444-0500 Email: <a href="mailto:jross@shepleylaw.com">jross@shepleylaw.com</a>
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: <a href="mailto:lms@nsslawfirm.com">lms@nsslawfirm.com</a>

For more information, see page 2 >

Debtor **Cynthia Lee Guydo**

Case number **18-70697-JAD**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 11/14/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 14, 2022 at 08:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>	<b>Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div> <b>Filing deadline: 2/13/23</b> </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 1/23/23</b>  <b>Filing deadline: _____</b> </div> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b>                  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.                  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>                  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.             </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors             </div> </div>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Cynthia Lee Guydo  
Debtor

Case No. 18-70697-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 3

Date Rcvd: Nov 15, 2022

Form ID: 309B

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db	+ Cynthia Lee Guydo, 363 W. Catherine Street, Somerset, PA 15501-1331
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court.: Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
14936341	+ Conemaugh Memorial Medical Center, PO Box 603396, Charlotte NC 28260-3396

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: BKRMailOps@weltman.com	Nov 15 2022 23:57:00	Garry Alan Masterson, c/o Weltman, Weinberg & Reis, 965 Keynote Circle, Brooklyn Hts., OH 44131-1829
aty	Email/Text: jross@shepley.com	Nov 15 2022 23:57:00	Jeffrey Wayne Ross, Harold Shepley & Assoc., 209 West Patriot Street, Somerset, PA 15501
aty	Email/Text: amps@manleydeas.com	Nov 15 2022 23:57:00	Stephen Russell Franks, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
tr	EDI: BLMSWOPE	Nov 16 2022 04:53:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Nov 15 2022 23:57:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14959396	+ Email/Text: RASEBN@raslg.com	Nov 15 2022 23:57:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14924598	EDI: DISCOVER.COM	Nov 16 2022 04:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-7

User: auto

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Date Rcvd: Nov 15, 2022

Form ID: 309B

Total Noticed: 25

14920935	EDI: DISCOVER.COM	Nov 16 2022 04:53:00	Discover Financial Services, Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025
14920937	Email/Text: collecadminbankruptcy@fnni.com	Nov 15 2022 23:57:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14926170	Email/Text: collecadminbankruptcy@fnni.com	Nov 15 2022 23:57:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14920938	Email/Text: collecadminbankruptcy@fnni.com	Nov 15 2022 23:57:00	FNB Omaha, Attn: FNN Legal Dept, 1620 Dodge Street, Omaha, NE 68197
14920936	+ Email/Text: bncnotifications@pheaa.org	Nov 15 2022 23:57:00	Federal Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14920934	EDI: JPMORGANCHASE	Nov 16 2022 04:53:00	Chase, Cardmember Service, P.O. Box 15298, Wilmington, DE 19850-5298
14935221	EDI: JPMORGANCHASE	Nov 16 2022 04:53:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14920939	+ EDI: NFCU.COM	Nov 16 2022 04:53:00	Navy Federal Credit Union, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
14920942	+ Email/Text: bankruptcynotices@psecu.com	Nov 15 2022 23:58:00	PSECU, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
14920940	+ Email/Text: bkrgeneric@penfed.org	Nov 15 2022 23:57:00	PenFed Credit Union, 4875 Preston Road, Frisco, TX 75034-8523
14920941	+ Email/Text: bkrgeneric@penfed.org	Nov 15 2022 23:57:00	Pentagon Federal Credit Union, 4875 Preston Rd., Frisco, TX 75034-8523
14956539	Email/Text: bncnotifications@pheaa.org	Nov 15 2022 23:57:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14920943	+ EDI: CAPITALONE.COM	Nov 16 2022 04:53:00	World's Foremost Bank, Attn: Bankruptcy, 4800 NW 1st Street, Lincoln, NE 68521-4463

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
14936343		Conemaugh Memorial Medical Center
cr	*+	PenFed Credit Union, 4875 Preston Road, Frisco, TX 75034-8523
cr	*+	Pentagon Federal Credit Union, 4875 Preston Road, Frisco, TX 75034-8523

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

District/off: 0315-7

User: auto

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Date Rcvd: Nov 15, 2022

Form ID: 309B

Total Noticed: 25

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Garry Alan Masterson	on behalf of Creditor Pentagon Federal Credit Union pitecf@weltman.com
Jeffrey Wayne Ross	on behalf of Debtor Cynthia Lee Guydo jross@shepleylaw.com bk@shepleylaw.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor PenFed Credit Union mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 7